

Death of a Member Prior to Retirement

Preretirement Death Benefit

If a member dies prior to retirement, death benefits are calculated and paid to the beneficiary(ies) based on the member's age, service credit, employment status and eligibility for retirement. The preretirement death benefits the beneficiary(ies) or estate will receive are outlined in the chart below.

Member Age	Years of Service Credit	Preretirement Death Benefit
<i>Ineligible to Retire</i>		
Under 62* or 62* or older	- Between 1 and 10	Member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year (July 1 - June 30)
Any Age*	Less than 1 year, death was job-related	Member contributions, total interest earned, plus an amount equal to the member's salary at time of death
Any Age	Less than 1 year, death was not job-related	Member contributions, total interest earned, plus an amount matching the contributions and interest but limited to a maximum of \$5,000
<i>Eligible to Retire</i>		
62* or older	10 or more	<p><i>Choice of:</i></p> <p>(1) Option 3 monthly benefit (50% of member's retirement benefit) to the spouse or beneficiary</p> <p><i>or</i></p> <p>(2) Member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year (July 1 - June 30)</p>

** If death occurs more than 180 calendar days after the member's last day in pay status or if the deceased had applied for a refund of contributions or terminated employment, the lump-sum payment will be the same as for status of less than 1 year and not job-related.*

The designated beneficiary(ies) will receive the death benefit after the [RSA-SB, APPLICATION FOR SURVIVOR BENEFIT](#), and a certified death certificate have been submitted to the RSA. If there is no designated beneficiary, the death benefit will be paid to the member's estate.

Term Life Insurance Benefits

The beneficiary(ies) or estate of a deceased full-time **active** member or a full-time member who dies within 90 days of being in active pay status is eligible to receive \$15,000 in life insurance benefits. For members who are less than full-time, the benefit will be prorated. For example, if the member was half-time, the benefit paid would be \$7,500.

Change of Beneficiary

When a new member joins the TRS, he or she designates a primary beneficiary(ies) and contingent beneficiary(ies) on the [FORM 100, MEMBER INFORMATION RECORD](#). It is very important for the member to maintain a current beneficiary on record. If an active member wishes to change the beneficiary designation, the change must be made on the [RSA 100-C CHANGE OF BENEFICIARY-PRIOR TO RETIREMENT](#) form.

If the primary beneficiary predeceases the member, the TRS will pay the contingent beneficiary the death benefit. If at the member's death, there is no beneficiary designated, the estate of the member will receive the appropriate death benefit.

To make beneficiary changes, retired members must contact the TRS or download the form from our Web site. See [Replacement Beneficiary](#).

Reporting the Death of a Member

The beneficiary or family of a deceased **active** member should contact the Payroll/Personnel Officer of his or her place of employment for information and the appropriate forms. The TRS may be contacted if there are any questions about benefits or identity of beneficiaries.

Upon the death of a **retired** member, the beneficiary or family should contact the TRS for information and the appropriate forms.